



"Express Mail" Label No. EV 720988596 US
Date of Deposit November 2, 2005

PATENT
Attorney Docket No.: 020375-004000US

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to:

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

By: Bonnie Reckles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Keith W. Diveley et al.

Application No.: 09/823,697

Filed: March 31, 2001

For: PAYMENT SERVICE METHOD
AND SYSTEM

Customer No.: 20350

Confirmation No. 7446

Examiner: James A. Reagan

Technology Center/Art Unit: 3621

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 5, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.